



MISSOURI SECURE AND FAIR ENFORCEMENT FOR MORTGAGE LICENSING ACT

APPLICATION FOR RENEWAL OF RESIDENTIAL MORTGAGE LOAN BROKER LICENSE

Each applicant for a renewal of a Missouri Residential Mortgage Loan Broker License shall file a renewal application. Each renewal application must be sent to the Commissioner no later than sixty (60) days prior to such licensee's renewal date. Each renewal license is for a period of two (2) years. Upon approval, the *non-refundable* license fee of \$1,200 shall be due the Division of Finance, of which \$600 shall be paid upon the issuance of the license, and the second installment of \$600 one year after the effective license date.

Please note that fingerprint cards are required for each individual listed on page 3 to complete applicable criminal background checks. See pages 7-8 of this form for more information. Applications that require background investigations to be performed on more than five individuals will be assessed a *non-refundable* renewal license investigation fee of \$50 for each additional individual in excess of five. The total *non-refundable* renewal license investigation fee shall not exceed \$1,500 per application. Please determine if this application requires a license investigation fee by completing the following information:

NOTE: If any of the signatories on Page 3 were recently subject to a background investigation in conjunction with a mortgage loan originator application in Missouri, those individuals should be excluded from this calculation.

Line 1: Number of individuals listed on Page 3:	
Line 2: If Line 1's answer is less than 6, skip Lines 3-5 and enter \$0 on Line 6	-----
Line 3: Base number of background investigations included in license fee	5
Line 4: Subtract the number on Line 3 from the number on Line 1 and enter the result:	
Line 5: Multiply Line 4 by \$50 and enter the result on Line 6	-----
Line 6: Investigation fee required to be submitted with application (\$1,500 maximum):	\$

This form must be filed with the Division of Finance, Mortgage Licensing Section, 301 W. High Street, Room 630, P.O. Box 716, Jefferson City, Missouri 65102-0716. If you are utilizing a courier service please omit the P.O. Box and use zip code 65101.

This form is authorized by the Missouri Secure and Fair Enforcement for Mortgage Licensing Act, section 443.701 RSMo, et seq. ("Act"), and by the 20 CSR 1140-30 series of regulations. Terms contained in this form shall be construed as defined at section 443.703.1 RSMo.

The statements contained in the application form must be accurate as of date of execution. "N/A" should be used for sections that are not applicable to your company.

INCOMPLETE APPLICATIONS WILL BE RETURNED

1. LICENSE NUMBER _____ COMPANY NMLS#(if any) _____

APPLICANT/LICENSEE NAME _____

HOME OFFICE ADDRESS _____

CITY, STATE, ZIP _____

LICENSING CONTACT PERSON _____

CONTACT PHONE (____) _____ - _____ EXT. _____ FAX NUMBER (____) _____ - _____

CONTACT E-MAIL _____

2. LIST THE NAME OF YOUR CHIEF OPERATING OFFICER, CHIEF EXECUTIVE OFFICER, OR PRESIDENT: (if different from person listed above)

Name _____ Title _____

Business Phone (____) _____ - _____ Ext. _____

Address _____

City, State, Zip _____, _____, _____

3. FULL SERVICE MISSOURI OFFICE LOCATION (if different from home office address)

Address _____

City, State, Zip _____

Business Phone (____) _____ - _____

Missouri Licensed MLO Assigned to this Office _____

4. LIST ALL ADDITIONAL MISSOURI OFFICES (use additional pages if necessary)

Address _____

City, State, Zip _____

Business Phone (____) _____ - _____

Missouri Licensed MLO Assigned to this Office _____

Address _____

City, State, Zip _____

Business Phone (____) _____ - _____

Missouri Licensed MLO Assigned to this Office _____

5. FULL LEGAL NAME OF APPLICANT/LICENSEE:

6. INDICATE YOUR BUSINESS ENTITY TYPE: (Corporation, LLC, Sole Proprietorship, Partnership, etc)

7. PROVIDE US WITH A LIST OF: (for any section not applicable, indicate by notating as n/a)

DIRECTORS (Corporation)

_____	_____
_____	_____
_____	_____
_____	_____

PRINCIPAL SHAREHOLDERS (Owns/controls 10% or more of any stock)

_____	_____
_____	_____
_____	_____
_____	_____

OWNERSHIP (Sole Proprietor/Partnerships, please list % of ownership for each person/entity listed)

_____	_____
_____	_____
_____	_____
_____	_____

MEMBERS (Limited Liability Company, please list % of ownership for each person/entity listed)

_____	_____
_____	_____
_____	_____
_____	_____

ANY OTHER PERSON/ENTITY THAT INFLUENCES MANAGEMENT (including executive officers)

_____	_____
_____	_____
_____	_____
_____	_____

****EACH INDIVIDUAL ABOVE MUST SIGN PAGE 8****

NOTE: Please identify individuals who were recently subject to a background investigation in conjunction with a mortgage loan originator application in Missouri and who were excluded from the investigation fee identified on Page 1 by placing an asterisk (*) by their names above.

8. PLEASE INDICATE BELOW YOUR ACTIVITIES IN MISSOURI: (If more than one applies, please provide % for each activity.)

___ BROKERING	_____ %	___ FUNDING	_____ %
___ SERVICING	_____ %	___ PURCHASING	_____ %
___ OTHER, EXPLAIN	_____ %	_____	

9. IF ANY JUDGMENTS HAVE BEEN ENTERED AGAINST APPLICANT WITHIN THE PREVIOUS TWENTY-FOUR (24) MONTHS, LIST HERE AND DESCRIBE ON A SEPARATE SHEET OF PAPER.

10. IF ANY PETITIONS FOR BANKRUPTCY IN THE PRECEDING TWENTY-FOUR (24) MONTHS, EITHER VOLUNTARY OR INVOLUNTARY, HAVE BEEN FILED CONCERNING APPLICANT, PLEASE LIST HERE AND DESCRIBE ON A SEPARATE SHEET OF PAPER.

11. IF APPLICANT HAS BEEN CONVICTED, INDICTED OR PLEADED NOLO CONTENDERE ON ANY CRIMINAL MATTER INVOLVING DISHONESTY OR BREACH OF TRUST IN ANY STATE OR FEDERAL COURT WITHIN THE PREVIOUS TWENTY-FOUR (24) MONTHS, PLEASE LIST CASE NUMBER HERE AND DESCRIBE ON A SEPARATE SHEET OF PAPER.

12. LIST ALL LICENSES WHICH YOU OR YOUR FIRM HAVE APPLIED FOR AND BEEN DENIED AND/OR ANY AND ALL LICENSES ISSUED TO YOU OR YOUR FIRM WHICH WERE SUBSEQUENTLY SUSPENDED OR REVOKED.

13. LIST ALL STATES IN WHICH YOU ARE LICENSED TO ENGAGE IN, OR ARE ENGAGED IN, MORTGAGE BROKER ACTIVITY.

14. HAS THE COMPANY'S ARTICLES OF INCORPORATION, OPERATING AGREEMENT, ETC BEEN AMENDED SINCE THE PREVIOUS LICENSE WAS ISSUED? YES___ NO___. IF YES, PLEASE PROVIDE A COPY OF ALL AMDENDMENTS WITH THIS APPLICATION.

15. IS THE LICENSE APPLICANT OR THE APPLICANT'S MEMBERS, DIRECTORS OR PRINCIPALS AT LEAST EIGHTEEN (18) YEARS OF AGE AS REQUIRED BY SECTION 443.825 RSMo?

YES _____ NO _____

IF NO, PLEASE PROVIDE NAMES _____

APPLICANT AVERMENT

UNDER PENALTY OF PERJURY, I (WE) STATE THAT ALL OF THE FOREGOING IS TRUE AND CORRECT TO THE BEST OF MY (OUR) KNOWLEDGE AND FURTHER STATE THAT AS THE APPLICANT/LICENSEE:

- (a) Will maintain at least one full-service office within the state of Missouri as provided in section 443.857;
- (b) Will maintain staff reasonably adequate to meet the requirements of section 443.857;
- (c) Will keep for thirty-six months the same written records as required by the federal Equal Credit Opportunity Act, 15 U.S.C. 1691, et seq., and any other information required by rules of the director;
- (d) Will timely file any report required pursuant to sections 443.701 to 443.893;
- (e) Will not engage, whether as principal or agent, in the practice of rejecting residential mortgage applications or varying terms or application procedures without reasonable cause, on real estate within any specific geographic area from the terms or procedures generally provided by the residential mortgage loan broker within other geographic areas of the state;
- (f) Will not engage in fraudulent home mortgage underwriting practices;
- (g) Will not make payments for the purpose of improperly influencing the independent judgment of an appraiser;
- (h) Has filed state and federal tax returns for the past three years or filed a statement with the director as to why no return was filed;
- (i) Will not engage in any activities prohibited by section 443.863;
- (j) Will not knowingly misrepresent, circumvent or conceal any material particulars regarding a transaction to which the applicant is a party;
- (k) Will disburse funds in accordance with the applicant's agreements through a licensed and bonded disbursing agent or licensed real estate broker;
- (l) Has not committed any crime against the laws of this state, or any other state or of the United States, involving moral turpitude, fraudulent or dishonest dealings and that no final judgment has been entered against the applicant in a civil action on grounds of fraud, misrepresentation or deceit which has not been previously reported to the director;
- (m) Will account for and deliver to any person any property as agreed or required by law, or, upon demand of the person entitled to such accounting and delivery;
- (n) Has not engaged in any conduct which would be cause for denial of a license;
- (o) Has not become insolvent;
- (p) Has not submitted an application which contains a material misstatement;
- (q) Has not demonstrated negligence or incompetence in the performance of any activity required to hold a license under sections 443.701 to 443.893;
- (r) Will advise the director in writing of any changes to the information submitted on the most recent application for license within forty-five days of such change. The written notice must be signed in the same form as the application for the license being amended;
- (s) Will comply with the provisions of sections 443.701 to 443.893, or with any lawful order or rule made thereunder;
- (t) Will submit to periodic examinations by the director as required by sections 443.701 to 443.893;
- (u) Will advise the director in writing of any judgments entered against, and bankruptcy petitions by, the license applicant within five days of the occurrence of the judgment or petition; and
- (v) Will implement appropriate systems of supervision, management, and control to assure that each employee engaged in the activities of a mortgage loan originator does so in compliance with sections 443.701 to 443.893, and will promptly report any detected violations or apparent violations to the director within thirty days of detection.

APPLICANT AVERMENT

SIGNATURE(S) OF PERSON(S) REQUIRED TO EXECUTE THIS APPLICATION FORM:

ALL DIRECTORS (corporations), MEMBERS (LLCs), AND/OR OWNERSHIP (proprietors/partners)

- 1) Name (please print) _____ Title _____
Signature _____ Date _____
- 2) Name (please print) _____ Title _____
Signature _____ Date _____
- 3) Name (please print) _____ Title _____
Signature _____ Date _____
- 4) Name (please print) _____ Title _____
Signature _____ Date _____
- 5) Name (please print) _____ Title _____
Signature _____ Date _____

SIGNATURES MUST BE NOTARIZED.

STATE OF _____

COUNTY OF _____

Subscribed and sworn to me this _____ day of _____, _____.

My Commission expires _____, 20_____.

NOTARY PUBLIC

ACCESS TO CREDIT RECORDS AND LAW ENFORCEMENT INFORMATION

The Commissioner of Finance will conduct a financial and business responsibility background check, including a check of criminal records, as may be required for the investigation of a license application. This form must be signed by all directors, principal shareholders, partners, members, proprietors, and by anyone who influences management (including officers).

Pursuant to section 7 of the Privacy Act of 1974, 5 U.S.C 552a, you are hereby advised that disclosure of your social security number is mandatory under sections 443.821 and 443.825 RSMo. The social security number will be used in our background investigation of an individual's criminal history and financial background.

PRIVACY RIGHTS OF APPLICANTS SUBJECT TO CRIMINAL BACKGROUND CHECKS

As an applicant who is the subject of a national fingerprint-based criminal history record check for noncriminal justice purpose (such as an application for a job or license, an immigration or naturalization matter, security clearance, or adoption), you have certain rights which are discussed below.

- The Missouri Division of Finance will use your fingerprints to check your criminal history record of the FBI.
- If you have a criminal history record, the Missouri Division of Finance will provide you the opportunity to complete or challenge the accuracy of the information in the record.
- The procedures for obtaining a change, correction, or updating of your FBI criminal history record are set forth at Title 28, Code of Federal Regulations (CFR), Section 16.34.
- If you have a criminal history record, the Missouri Division of Finance will afford you, reasonable amount of time to correct or complete the record (or decline to do so) before the Missouri Division of Finance denies you a license based on information in the criminal history record. (See 28 CFR 50.12(b).)

The results received by the Missouri Division of Finance from your criminal history record check will be used only for authorized purposes and will not retain or disseminate them in violation of federal statute, regulation or executive order, or rule, procedure or standard established by the National Crime Prevention and Privacy Company Council. (See 5 U.S.C. 552a (b); 278 U.S.C. 534(b); 42 U.S.C. 14616, Article IV(c); 28 CFR 20.21(c), 20.33(d), and 906.2(d).)

You may obtain a copy of your criminal record by submitting fingerprints and a fee to the FBI. Information regarding this process may be obtained at <http://www.fbi.gov/about-us/cjis/background-checks>. If you decide to challenge the accuracy or completeness of your FBI criminal history record, the Missouri Division of Finance may provide you a copy of your record and you should send your challenge to the agency that contributed the questioned information to the FBI. Alternatively, you may send your challenge directly to the FBI. The FBI will then forward your challenge to the agency that contributed the questioned information and request the agency to verify or correct the challenged entry. Upon receipt of an official communication from that agency, the FBI will make any necessary changes/corrections to your record in accordance with the information supplied by that agency. (See 28 CFR 16.30 through 16.34.)

ACCESS TO CREDIT RECORDS AND LAW ENFORCEMENT INFORMATION (Continued)

Authorization & Acknowledgement Page

I hereby authorize the Commissioner of Finance to conduct a financial and business responsibility background check, including a check of criminal records, as may be required for the investigation of a license application. I also acknowledge receipt of the notices that appear on the above page (page 7) of this form.

1) Name (please print) _____ SSN _____

Signature Date Title

2) Name (please print) _____ SSN _____

Signature Date Title

3) Name (please print) _____ SSN _____

Signature Date Title

4) Name (please print) _____ SSN _____

Signature Date Title

5) Name (please print) _____ SSN _____

Signature Date Title

EACH REQUIRED SIGNATORY ON THIS PAGE MUST SUBMIT TWO SETS OF FINGERPRINT CARDS. INDIVIDUALS ARE REQUIRED TO OBTAIN THE FINGERPRINTS BY VISITING A LOCAL, COUNTY OR STATE LAW ENFORCEMENT AGENCY AND REQUEST TO BE FINGERPRINTED ON THE STANDARD FINGERPRINT CARD CURRENTLY IN USE FOR FBI RECORD CHECKS. INDIVIDUALS WILL PAY ANY FEE REQUIRED BY THE LAW ENFORCEMENT AGENCY FOR THIS SERVICE. THE SAME INDIVIDUALS MUST COMPLETE THE MISSOURI HIGHWAY PATROL FORM "REQUEST FOR CRIMINAL RECORD CHECK" ON THE NEXT PAGE.

REQUEST FOR CRIMINAL RECORD CHECK

Reference No. _____
(office use only)

SHP-158D 9/93 - Please print or type.

Name (last, first, middle) _____

(maiden/alias) _____

Date of Birth _____

Sex: __ male __ female

Race _____

Social Security No. _____

Address _____

I authorize the release of any criminal history record information to the requestor.

Signature (optional) _____

It is the responsibility of the requestor to inform the Central Repository of the records that are desired and to provide the information necessary to conduct the appropriate search.

PURPOSE

Employment

Child Care

Nursing Home

Home Health Care

Other Employment

—

—

—

—

Licensing

Other (specify) _____

—

SEND REPLY TO

DIVISION OF FINANCE

P.O. BOX 716

JEFFERSON CITY, MO 65102

Telephone (include area code) _____ (573) 751-4243

Missouri State Highway Patrol
Criminal Records and Identification Division
Post Office Box 568
Jefferson City, MO 65102